A CRITICAL ASSESSMENT OF THE PROCESS OF RECRUITMENT AND TRAINING IN NICON INSURANCE CORPORATION

BY

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BEING A PROJECT SUBMITTED TO THE POSTGRADUATE SCHOOL IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION (MBA) OF AHMADU BELLO UNIVERSITY, ZARIA.

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OCTOBER, 2005.

DECLARATION

I hereby declare that this research work has been carried out by me and that, to the best of my knowledge, it has never been submitted to Ahmadu Bello University, Zaria or any other institution of higher learning for the award of any degree.

All materials used outside the primary source have been fully acknowledged. I therefore, assume responsibility for all mistakes and/or errors.

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CERTIFICATION

This is to certify that this project titled "A Critical Assessment Of The Process Of Recruitment And Training In NICON Insurance Corporation" by AMINU, Abubakar Malumfashi meets the regulations governing the award of the degree of master of Business Administration (MBA) of Ahmadu Bello University, Zaria and it is therefore approved for its contributions to knowledge, and literary presentation.

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Finally, I am grateful to all my friends, colleagues at work, brothers and sisters, may the Almighty continue to bless, guide and support us, Amin.

DEDICATION

This research work is specially dedicated to Allah (SWT) who made it possible and to my loving children Muhammed, Zara and Nasir



ABSTRACT

The most important and valuable assets in any organisation are its human resources. The recruitment and training of those human resources is imperative. NICON Insurance Corporation which is fully owned by the federal government of Nigeria is one of the leading insurance companies not only in Nigeria but in Africa as a whole.

The research work takes a critical assessment of the process of recruitment and training in NICON insurance corporation. It consists of five chapters, chapter one comprises of general introduction. Chapter two is an indepth of conceptual framework and related literature review. Chapter three is an overview of data collected; for primary data, the use of questionnaires was employed where two types were designed – one for management staff and the other for senior/other staff. Personal interviews were conducted and the use of personal observation to supplement responses gathered. For secondary data, text books, management journals and periodicals whose sources came mainly from the use of library. Chapter four contains general evaluation of data collection and analyses of questionnaires. The total number of responses recorded was 80 out of 121. These figures were recorded in raw scores and then converted into percentages to enhance clarity and ease the problems of hypothesis testing where it was concluded using chi-square that NICON recruits quality personnel and adequately trains it employees. Some among the findings in this research include non-

compliance of federal character, stagnation and lack of enough training schools. Chapter five contains summary, conclusion and recommendations.

Having critically assessed the process of recruitment and training in NICON insurance corporation, the researcher recommended among others, compliance of federal character in the process of recruitment, creating rooms for promotion and provision of more training schools.

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CHAPTER ONE

GENERAL INTRODUCTION

1.1 BACKGROUND OF THE STUDY

No organization exists in the world today without goals and or objectives. These goals/objectives are not attainable without human beings no matter the material resources employed.

Human resources are usually considered as the most important and valuable assets of any organization. Human Resource management is the responsibility of all those who manage people, as well as being a description of the work of those who are employed as specialists. It is that part of management which is concerned with people at work and with their relationship within an enterprise. It applies not only to industries and commerce but to all fields of employment. Human Resource management aims to achieve both efficiency and justice neither of which can be pursued successfully without the other. It seeks to bring together and develop into an effective organization the men and women who make up an enterprise enabling each to make his or her own best contributions to its success both as individuals and as working group members. It seeks to provide fair terms of employment and satisfying work for those employed.[1]

As insurance companies are fast becoming complex with dynamic operations, it is important for managers to have a sound knowledge of the competence of their employees and determine the best ways of handling them. The emergence and competition in insurance industry have brought about increased competition in the search for right staff through recruitment and developing of such staff through training.

The study under review will thus make a critical assessment of the process of recruitment and training in NICON Insurance Corporation.

One of the Africa's leading Insurance, NICON Insurance Corporation is fully owned by the Federal Government of Nigeria. The Corporation was established by Decree No. 22 of 1969 (Now Cap 263 of 1990) with the main objective of assisting in the development of the insurance industry in Nigeria and specifically to ensure that Federal Government assets and property are fully protected by way of insurance.

The Corporation which is now the leading insurance company in Nigeria, accounts for over 31% of the total premium income of the Nigeria's Insurance Market with a gross premium of N1.729 billion and an underwriting result of N82 million in 1992. In

1993, the Corporation generated a total premium income of N2.913 billion with a profit N87.7 million. While in 1994, the total premium income was N3.4 billion and profit was N647.1 million. In 1995, a gross premium income of N9.96 billion was generated with a profit after tax of N1.187 billion. The Corporation also hit a billion Naira mark as its share capital base was raised to N1 billion in 1996. The gross premium income in the subsequent years were in 1996 N10.2 billion, 1997 N5.3 billion, 1998 N4.5 billion, 1999 N6.2 billion in the year 2000, it was N6.9 billion, 2001 N8.5 billion, 2002 N12.8 billion and finally in 2003 N15.8 billion. This has made the corporation one of the foremost insurance companies in Africa. It has 10 Zonal Offices and over 48 branch offices located virtually in every state in the country. NICON leads in the underwriting of such personal line insurances as life, motor and personal accidents, as well as in the insurance of Aviation, Marine, Oil & Energy and other special target risks. The Corporation also has a contact office in London for its international operations.[2]

1.2 STATEMENT OF THE PROBLEM

The management of Human Resource presents a greater challenge than ever before, employers of these days are well educated in theory rather than in practice.

NICON Insurance Corporation is an important sector, not only in the Insurance industry, but also in the financial sector of the entire nation's economy. NICON plays a prominent role in generating enormous revenue for the development of the nation's economy. It also provides employment opportunities to the Nigerian populace. In doing this, NICON is confronted with a number of challenges in the areas of recruitment and personnel development through training. The corporation faces such obstacles as quota system, nepotism and political considerations in its recruitment and personnel training processes. The focus of this study is, therefore, to assess the recruitment and training performances of NICON with the view of discovering the obstacles inherent therein and proffering solutions to them.

1.3 OBJECTIVES OF THE STUDY

The main objective of this work is to make a critical assessment of the process of recruitment and training in NICON Insurance Corporation.

Since the quality of personnel is one of the most important determining factors for the positive and smooth growth of any organisation, NICON Insurance inclusive, this research intends to highlight the importance of getting the right people with the right

qualifications in the right places at the right time in order to achieve both efficiency and effectiveness in the corporation. A highlight will also be made of different sources of Recruitment.

This study will also attempt to look into the systematic development of attitudes, knowledge and skills required of workers for successful performance yielding to higher productivity.

1.4 HYPOTHESIS

As conjectural statements trying to find correlation between two or more variables, the extent to which NICON Insurance Corporation recruits and trains its personnel would be based on the following hypothesis which will serve as guides in the entire process of the research work. The correctness of the hypotheses will be tested in the fourth chapter of this project.

Ho: NICON Insurance Corporation does not recruit quality personnel and does not adequately train its employees.

H1: NICON Insurance Corporation recruits quality personnel and adequately trains its employees.

1.5 SIGNIFICANCE OF THE STUDY

Human Resource Management is consistently becoming important today in Nigeria where many organisations are struggling

to improve their productivity. As aspects of Human Resource Management, the study of Recruitment and Training aims at discovering the causes of poor outcomes of personnel in organisations, especially in the Insurance Industry. In view of this, it is believed that other insurance companies could effectively use the findings of this study in order to have a good working team and stable employees.

On completion of this study, various problems associated with Recruitment and Training and possible solutions to these problems will facilitate recruitment and training of qualified and capable members of staff for both efficiency and effectiveness in pursuance of goals and objectives of the organisation.

1.6 SCOPE OF THE STUDY

The scope of the study is NICON Insurance Corporation's Recruitment and Training. There would be an examination of how staff are procured, organised and trained in order to achieve the corporation's goals and objectives.

The study will also look into the concept of Recruitment and Training, recruitment strategies and training methods and the locus of Human Resource Management generally.

1.7 LIMITATION OF THE STUDY

As stated in the introductory aspect of this research, Human Resources Management is a very broad area of study. As such, it is difficult but not impossible to treat it entirely in details. In view of this, my limitation is on the areas of Recruitment and Training.

NICON being a very giant Insurance industry with branches scattered in virtually all the state capitals of the federation, it is not easy to cover all such branches. As such, a focus will made mainly in the head Office where a combination of all categories of staff are available. Furthermore, there exists four directorates in NICON. These directorates have various departments under them. The research focuses on five departments selected from the four existing directorates.

The study faced a number of problems such as time limit for its conclusion. Again, this research was combined with office work and family issues. Also, finance was another constraint which included high cost of materials, transportation and sometimes uncooperative nature of the staff in getting some information.

Despite the above, the desired data was collected and the research carried out accordingly.

1.8 DEFINITION OF TERMS

This research work consists of some words which are used frequently. In the light of this, therefore, clarifications are made in terms of their definitions for easy understanding. These words include the following:

1. ASSESSMENT

The word 'ASSESSMENT' is a noun. The verb for it is 'ASSESS' which means, "Estimate the quality of something"[3]. Assessment therefore is the evaluation or opinion to estimate the quality of something. In this study thus, assessment is the evaluation or opinion of Recruitment and Training in NICON Insurance Corporation.

2. HUMAN RESOURCES MANAGEMENT

It is that part of management concerned with people at work and with their relationship within an enterprise. Its aim is to bring together and to develop into an effective organisation the men and women who make up an enterprise, and having regard for the well being of the individuals and of working groups, to enable them to make their best contributions to its success[4].

3. RECRUITMENT

"It is the process of finding suitable applicants from which the organisation selects to fill its jobs".[5]

4. TRAINING

It involves learning specific detailed and routine skills and techniques.[6]

5. INSURANCE

It is a contract between two parties, one party called the insurer/assured and the other called the insured/assured depending on whether it is the non-life or life insurance. The insurer/assurer undertakes to indemnify the insured/assured on the payment of a consideration called premium on the occurrence of the insured/assured risk.[7]

ENDNOTES

1. The Journal of Institute of Personnel Management London (IPML) March, 1963.

2. NICON Insurance Corporation: Year 2005 Dairy

3. Oxford Advanced Learner's Dictionary

4. The Journal of Institute of Personnel Management London (IPML) 1979

5. Mitchel, N. S.: Essentials of Personnel Management, Eaglewood Prentice Hall Inc. 1979 p 66

6. Megginson: Personnel Management and Human Resources Administration, U. S. A. Richard D. Irwin Inc. 1976 p36

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CHAPTER TWO

CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

2.1 THE CONCEPT OF RECRUITMENT AND TRAINING

Both recruitment and training are parts of the functions of Human Resource Management. Different writers have previously written on the concept of recruitment and training.

Recruitment deals with all activities involved in organisational entry. According to Plumbey (1976) recruitment is a matching process and the capacities and inclinations of the candidates have to be matched against the demand and rewards inherent in give job or career pattern. Every vacancy should be studied carefully. The days of automatically beginning the recruitment process when jobs become vacant are gone[1]. Another writer sees recruitment as the process of finding suitable applicants from which the organisation selects to fill its jobs[2].

In view of the above definitions by both authors, recruitment is a process of seeking out and attempting to attract individuals from the labour market who are capable and interested in available job vacancies.

Training, on the other hand, is one method of improving performance. It involves matching organisational needs with

working characteristics in the process of behaviour modification. The term 'training' is used to indicate any process by which the aptitudes, skills, and abilities of employees to perform specific jobs are increased[3]. Another writer states that training refers to the teaching learning activities carried on for the primary purpose of helping member of an organisation to acquire and apply the knowledge, skills, abilities and aptitudes needed by that organisation to carry out its mission[4]. One other writer simply defined training as a behaviour change[5].

Taking into considerations the above definitions given by these authors, the first two are very much similar. However, the last one appeared to have a slight divergence with the others. No matter the divergence, all the writers' definitions are appropriately considered. Training can thus, be simply defined as a process where by both existing and newly recruited employees acquire specific job related skills, knowledge, attitudes, information, behaviour required for the enhancement of the efficient and effective job performance.

2.2 LOCUS OF HUMAN RESOURCE MANAGEMENT

Human Resource Management is found wherever management is and therefore wherever there are people in

employment whose activities call for coordination and control. In this regard, Human Resource Management department is in a unique position because the Human Resource Manager acts as a link with all line managers on the problems that affect all employees. It gets directly involved with the inner workings of the organisation and he appears to be in a better position to appreciate the human resource problems that confront the organisation. It appeared better placed than any other line manager to analyse the corporate culture and suggests changes accordingly. As a specialist function or special occupation, however, it tends to be found only in large organisation like NICON in which there is a high degree of division of managerial labour. On the one hand, therefore, all managers might be said to qualify as Human Resource Managers in that they manage human beings as part of their general duties. And on the other, the one which is usually in mind when Human Resource Managers are being counted, only those who carry out duties specifically labelled 'Human Resource' qualify for inclusion.

French (1982) identified some of the functions of Human Resource Management as organisation development, human resource planning, organisation planning, Equal Employment

Opportunity Commission (EEC) and occupational, safety health administration of wages, training, recruitment, selection, job analysis and description and work role and working conditions[6].

Megginson (1976) also highlighted some of these as compensation, benefit and retirement plans, planning of personnel and development, recruitment and selection, labour and industrial relations, equal employment opportunity and affirmative action, employee relation and communication, wage and salary and activities, staffing and job design. Others include work rules, and working conditions, organisational justice, motivation and consideration of environmental factors as being a hazard in any personnel activity[7].

For a better conception of the Locus of Human Resource Management, R. S. Schular classified them into five categories as follows:

1. Planning for Human Resource needs
2. Staffing the personnel need of the organisation
3. Appraising and compensating employee behaviour
4. Improving employee and work environment
5. Establishing and maintaining effective working relationship[8].

In addition to these five, we can add the sixth function which involves the training and developing of employees[9].

1. PLANNING THE HUMAN RESOURCE NEEDS OF THE ORGANISATION

This function has two major activities:

The first is planning and forecasting the short term and long term human resource requirements of the organisation and the second is that of analysing the jobs in the organisation so as to determine the skills and abilities that are needed to perform them. These two activities in turn assist the organisation to perform the planning function more effectively. For example, they help:

a. To indicate the appropriate number and types of employees required by the organisation from time to time.
b. The organisation to develop criteria for obtaining the employees, that is, whether from outside recruiting or by internal transfer and promotions, and
c. To indicate the training needs the organisation will have.

Thus, the two activities can be viewed as the major factors influencing the staffing and development functions of the organisation.

2. STAFFING THE ORGANISATION

Having determined the human resource needs of the organisation, it becomes pertinent that positions be filled. Thus, staffing becomes imperative. The activities in this function include:

a. Recruiting job applicants
b. Selecting among the applicants (those found to posses the most appropriate qualifications) be most qualified for the jobs.
c. Socialising (through placement and induction) and accommodating newly selected employees.

In the light of these activities, the organisation must cast a wide net for potential employees in order to ensure a full and fair search for appropriate job candidates. In doing so, the organisation must prepare job description and specify requisite experience and training with care and publicise its opening. Care must also be taken to ensure that appropriate recruiting procedures are worked out which will apply to both external and internal candidates.

After the candidates have been identified, they must be selected. Common procedures used in selection in most organisations currently, include obtaining completed application forms, or resumes; interviewing the candidates, checking education, background, experience and references, and various

forms of testing. It is important to ensure that selection procedures are based on job related standards. In other words, any criteria chosen must be demonstrably related to job performance, the idea being that selection procedures should aim at obtaining a good fit between a candidate's ability and ability requirements of the job. The organisation must not forget the correlation that exists between the candidate's needs (motivation) and the reward of the job. It must therefore pay attention in not only conveying its expectation (socialisation) to the new employees during induction and orientation but also endeavour to adopt to the employee's expectation. This implies accommodation to the part of the employer.

3. APPRAISING AND COMPENSATING EMPLOYEES

After employees have been placed on the job, it becomes necessary to appraise their performance and reward those that perform satisfactorily, and to determine why some do not perform well. In this second or later case, reasons may be discovered that will point to the need to change the reward structure, need for training the employee further, or that disciplinary action must be taken. Employee rewards are generally based on the value of the job, their personal contributions and their performance. Questions

such as which form of compensation is most fair? By what method can jobs be evaluated to determine their value? Answers to these questions and other related questions form part of the appraising and compensating which incorporate the following activities:

a. Appraising employee performance
b. Compensating workers on the basis of job evaluation
c. Providing an incentive compensation scheme on the basis of performance level (which tend to increase an employee's motivation to perform)
d. Administering indirect compensation benefits to employees of the organisation.

No matter how difficult these activities may be, they need to be done to ensure the effective use of human resource, the idea being that not only to get employees to form the organisation, to participate and to perform, but also to determine possible training and development needs.

4. TRAINING AND DEVELOPMENT

The three activities in this function include training employees, developing management and helping to develop careers.

The first activity involves the determination and assessment of training needs as well as designing and implementing employee ability and employee performance.

The second activity aims at skill development or acquiring the ability to perform a particular skill area for middle level and senior management cadre and for increased operational proficiency, which means acquiring additional experience and improving already developed skills or sharpening the top management cadre.

The third activity is designing and providing opportunities for managing careers. It is noteworthy from the foregoing that wherever employee training and development programme is designed to increase employee performance in the short-run, career management can be seen as a way for the employee and the organisation jointly to increase employee performance and long-run satisfaction.

5. ESTABLISHING AND MAINTAINING EFFECTIVE LABOUR RELATIONS

This function is particularly relevant and important for organisations where employees can and do engage in labour union activities as it involves two sets of activities that relate on:

a. How employees organise themselves in dealing with the organisation.
b. How the organisation bargains with its organised employees on issues that concern wages, hour of work conditions, administration of labour agreements and the setting of the views expressed by critics, the formal union-management relationship can effectively define the extent to which other personnel functions can be applied to the work force, on the one hand, and can be instrumental in developing new programmes for improving human resource, on the other hand.

6. IMPROVING AND ANALYSING THE WORK ENVIRONMENT

This function is closely tied to the former and may be seen as involving two sets of activities, in which the union-management relationship has been crucial for personnel. These activities are:

a. Improving the physical work environment to maximise employee safety and health
b. Improving the socio psychological work environment, especially in regard to the quality of work life, employee job stress and effective organisation communications.

Laws and regulations have been promulgated from time to time by the Federal and State Governments all aimed at improving the quality of work life of employees, though, critics say they limit personnel practices. However, laws and regulations are of varying kinds. There are those that specify conditions for the protection of occupational safety and healthy of workers, employee compensation, and so on. They variously provide specific regulatory measures and sanctions that make it mandatory for employers of labour to meet certain minimum conditions aimed at improving the physical environment of the work place to maximise employee safety and health both mentally and physically. But in order to effectively improve the quality of the work environment, employees must first know what the environment is like, understand what it should be like, and press through consultation and negotiation which the personnel department, after collecting enough data and information on existing conditions and employees. The data can then be used to develop and implement programmes for improvements. After the programmes have been implemented, additional data are collected to be used in future in the evaluation of such employment decisions as hiring and firing and in the evaluation of the other Human Resource functions.

Hence, the third activity in analysing and improving the work environment is collecting and using personnel data for effective human resource management by the organisation through this development.

2.3 RECRUITING STRATEGIES

Quite a number of strategies exist where organisations attract a good number of potential job applicants. The must important point to keep in mind is that there will be no good selection procedure which can yield an effective work force of the recruitment strategy cannot, or do not, provide adequate group of candidates from which selection can occur. Therefore, it is vital to develop sound recruitment strategy that will provide a sufficiently large and varied candidates so that the organisation can select to have or achieve maximum potentials.

The main strategies of recruitment are either through internal or external sources. The internal source is where an organisation seeks to fill its vacancies within the organisations. The external sources are through advertisement, public and private employment agencies, educational institutions, referrals, direct applications, professional organisations, labour unions, illegal aliens and search firms.

With regards to internal advertisement, the following reasons were favoured by Pigo and Myers[10]. Firstly, the high talented employees when kept too long in subordinate positions where their capacities are under-utilised, become restless. Secondly, that high talented employees from outside the organisation is imposed and there is no room for advancement from the ranks by employees who have demonstrated exceptional ability in performing their job. Thirdly, that highly talented individuals are likely to be expensive to recruit and difficult to keep or retain as they have alternative chances in other organisations. Fourthly, that when highly talented people are recruited from other organisations, as it usually happens, the recruitment procedures is a little different as no reputable organisation would want to be accused of 'pirating' from others.

All the recruitment strategies have their advantages in terms of quality and cost. Organisations are however, not compelled to adopt a particular strategy internal or external, but can combine two or more of the strategies depending on the calibre of people required and the ability of the organisation.

According to Miner and Minor (1971) recent studies have shown that direct applications is the most frequent method of

obtaining jobs in all categories. The second most frequent method differs among occupations, with those seeking for managerial positions most likely to respond to advertisements, while clerical personnel seek for such information from friends and acquaintances[11].

Wannoser (1975) in his article in the business review of Harvard observed that the more information applicants are given about the realities of the job they apply for, the lower the turnover rate among those who accept the employment. Prospective employees should therefore be given clear picture as to what they should expect if employed[12].

On sources and their effectiveness in generating adequate manpower pool, few studies exist among which is that by M. J. Gannon. He showed that between recruiting sources and turnover of clerical staff for a New York City Bank and gave evidence that employees from a particular source are most likely to stick to their job. Those likely to stay on the job were re-employed former workers, those referred by their educational institutions on walk-in (those that sweatly looked for the job). Those obtained through newspapers advertisements or employed agencies characterised high/rapid turnover[13].

Sources and strategies used in recruitment to a great extent is a determining factor in getting the most suitable employee and the ability of his stay on the job if finally employed.

2.4 TRAINING METHODS

In any organisation, training is very important for the growth of such organisation. Broadly speaking, training should be comprehensive to allow employees comprehend the nature of the work to be performed. In attempting to give every staff the most comprehensive training possible, the methods of training is important for consideration. The main methods of training are as enumerated below:

1. INDUCTIONS OR ORIENTATION COURSE

This attempts to acquaint the newly employed with the organisations policies, objectives and practices, their place in the organisation and what each of the employees is expected to perform in terms of the job he/she is engaged in. As a result, each staff is able to overcome his sense of strength, secure his acceptance by other existing staff, and build in him a sense of belonging.

2. ON THE JOB TRAINING

The newly employed or recruited staff is asked to observe and then carry out the work under supervision. Although, all types of work can be covered, the methods is best when dealing with routine work which takes a relatively short time to learn.

With on-the-job training, there is need for properly trained instructors. So that bad habits may not be initiated by trainees. In the public service, where superior officers are instructors, there is a problem of old officers carrying on their old colonial ideas, behaviours and mentalities.

3. APPRENTICESHIP

This is a recognised form of teaching a young man or woman a trade or profession for a term of years.

4. IN-SERVICE OR REFRESHER TRAINING

The aim of this type of training is to keep employees up-to-date on the lasted development in their fields and enable them to brush up their skills. It is the most popular and effective training method available to middle level and top executives. The aim is to allow an employee to supplement his basic knowledge and allow for improved performance in the ways services are delivered.

5. VESTIBULE TRAINING

Practically, this means setting aside of a special place where training can go on without interfering with normal work. Simply put therefore, it means training within a room. Many organisations now have training schools, management colleges and trained staff. With this method, there can be a correct blending of theory and practical work.

6. CLASS ROOM TRAINING

This method is the most appropriate for teaching the principle and practice of many subjects. If a lecture is to be effective, there should be a planned approach to cover the subject matter. There should be ample time allowed for questions throughout the lecture. The use of visual aids can increase the effectiveness of the training process overhead projectors, slides and films, television, chalk and blackboard and other devices are all examples.

Other methods of training used in the classroom are seminar groups, case studies, programmed learning, role playing and business games.

In the words of Sikula (1976), “time, finance, trainer performance and the number of people to be trained are the relevant determinants of the training methods”[14].

2.5 PROBLEMS OF RECRUITING AND TRAINING

The quality of personnel is one of the important determining factors for the continuing success of any organisation. It necessarily flows therefore that the selection of persons is one of the most critical steps of managing. Whether an organisation achieves its stated goals and objectives depends critically, among other things, on the efficiency of its management work force, which in turn depends on the quality of its staff, which depends on the soundness of its recruitment policies and correctness of its selection methods[15].

The selection process involves the screening out or elimination of those not suitable for employment or those judged unqualified to meet the organisational requirement. It is a decision making process which involves identification of suitable staff from a list of people.

The decision of suitability will normally be based on the potential of employees that will satisfy three broad conditions, otherwise, there will be problems.

The conditions are as follows:

1. Ability to perform allotted task to meet effective standard as defined by the organisation.

2. Ensure that in the course of their employment they will be able to develop knowledge and skill and ensure wider responsibility for the future.
3. Ensure that short listed candidates will be able to fit into the organisation in personal and interpersonal terms and also to work co-operatively and productively with their colleagues at all levels.

There are two types of selection: within the organisation and outside the organisation. Selection within the organisation involves filling positions from among persons already in the service. It implies movement of staff already in the system by promotion or transfer. It helps to create high morale for the whole organisation. Most time, the emphasis is on seniority.

On the other hand, selection could be from outside the service. When this is the case, placement has an experimental element. For this reason, the first placement carries with it the status of “probational”.

For management to be efficient and consistent, all employment activities must centre in one place. This notwithstanding, it is necessary that the final decision as to which applicant should be employed, rests entirely with the person or

manager whom or whose department the new employee is going to work. The purpose of recruitment functions are to seek out, valuate, place and orient new employees to fill positions required for the successful conduct of the work of an organisation.

No matter how efficient selection process, training becomes essential. For every organisation to be problem-free, must train its employees. This training is essential in that every organisation use particulars method of training which is appropriate to them.

It is no wonder therefore when Julius (1977) views the purpose of training and training in skill as bringing the competencies of individuals to desired standards for present or potential assignment[16]. In other development, the aim of training is to give employees at all levels sufficient instruction and guidance to enable them perform their jobs effectively as well as to prepare them for promotion.[17]

In any organisation, training is important and is carried out because of the following obvious reasons:

1. It leads to greater efficiency of the whole organisation
2. It improves the morale of staff
3. It assists in staff recruitment and ensures a better qualification

4. It reduces labour turnover and reduces cost of recruitment
5. It increases loyalty and adaptability of staff.

Therefore, training is critical to organisations because of its importance to performance. Failure to observe training to the improvement in performance will create a sort of pit-fall in achieving success in an organisation. Where organisations finds that it is unable to secure enough employees to fill its needs, then it will have to do more of their own training.

In ascertaining the employees' performance level, it is important to find out whether there is a training problem or a motivational problem.

Depending on an organisation's policy on recruitment, recruiting trained hands outside the organisation can reduce chances of promotion for those in the organisation. Where promotions have been done, however, infusing new ideas gives new sense of direction where suitability of qualified hands are lacking within.

Lack of adequate compensation demotivates the staff in terms of performance. Thus, success will depend on establishing an appropriate commensurate and motivating compensation system.

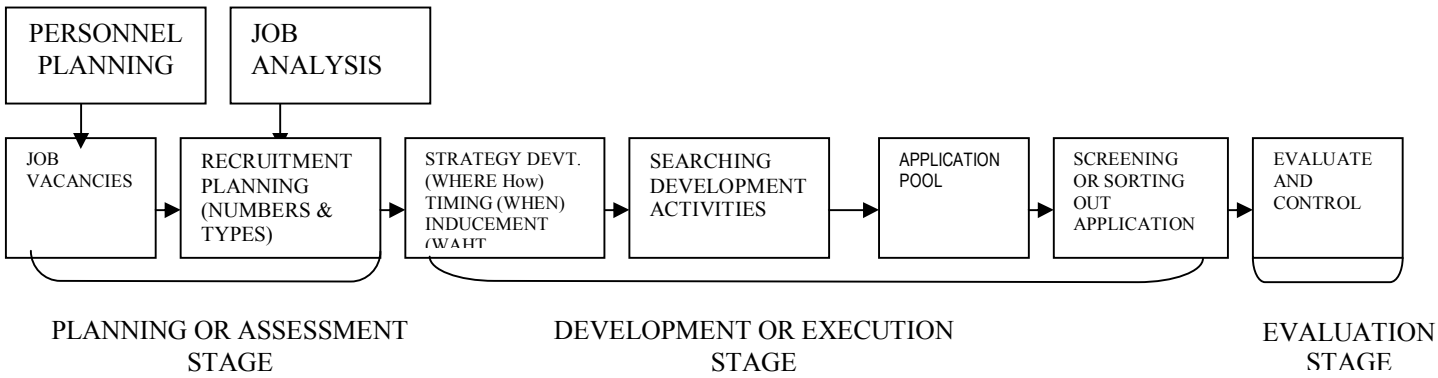
2.6 METHODS OF EVALUATING RECRUITMENT AND TRAINING

Generally speaking, recruitment can be seen and regarded as:

1. Searching for and obtaining potential job candidates/applicants in sufficient number and quality so that the organisation can select the most appropriate people to fill its jobs needs.
2. In addition to filling job needs, the recruitment activity should be concerned with filling the needs of the candidates.

Figure 2.0 is a model which provides a clear conception and thorough evaluation of the recruitment process.

A MODEL OF PERSONNEL RECRUITMENT PROCESS[18]



Source: Unpublished Lecture Note Dept. of Management studies, Kaduna Polytechnic, 1986

A cursory look at the model of Human Resource Recruitment above enables one to identify three basic stages in the recruitment planning process. Namely:

1. A planning or Assessment Stage
2. Development or Execution Stage
3. Evaluation Stage

1. PLANNING OR ASSESSMENT STAGE

This consist of personnel planning, job vacancies, job analysis and recruitment activities in terms of number and types. Planning involves selecting from among alternative future courses of action. It is deciding in advance what to do, how to do it, when to do it and why such action is required to be undertaken. Planning

bridges the gap from where we are to where we are going.[19] Personnel planning is extremely important to the success of any human resource programme. The planning process begins with the forecast of customer demand for the goods and or services that an organisation is to provide. It translates this forecast into the specific human resource requirements of the organisation. These requirements in turn become the basis for developing the organisation's recruitment and selection programme and for determining the persons it will seek to recruit and the sources from which they will be recruited.[20] The personnel planning helps in the identification of job vacancies. Job analysis which is the process of determining by observation and study …, the tasks that comprise a job and the skills, knowledge, abilities and responsibilities required of a worker for successful performance,[21] is a crucial stage because personnel planning translates a statement of linking job vacancies into a set of objectives or targets that specifies the numbers and types of applicants to be contacted.

In effect, all recruitment activities can be focussed in terms of numbers and types of people to be contacted. It is important therefore to specify the requirement of the job to be filled in terms of knowledge, skills and abilities during the planning stage of the

recruitment process. Jobs requirements are determined through job analysis and stated in the from of job specification while job content is normally stated in the form of job description.

2. DEVELOPMENT OR EXECUTION AND IMPLEMENTATION STAGE

This second stage consists of strategy development, searching development activities, application pool and screening exercise.

STRATEGY DEVELOPMENT

This involves providing answers to the following 4 questions:

i. Where to look for the applicants
ii. How to look for the right kind of characters
iii. When to look for to over take understaffing and forestall over-staffing
iv. What inducement; which implies how to sell the organisation to potential employees.

To minimize cost, organisations restrict their recruitment efforts geographically to those labour markets that are likely to produce result. Consequently, organisations tend to seek managerial and professional employees nationally or regionally; technical employees regionally or even locally.

Apart from cost considerations, the state of the labour market and the locations of the organisations are important for recruiting. During a given recruitment programme, choices among candidates' sources and search methods are made. A key factor is the type of job being filled. Source involve advertisement, public and private employment agencies, educational institutions, referrals, direct applications, professional organisations, labour unions and search firms. In this modern era of internet, all these can be done through web sites.

All these are different sources with their advantages and disadvantages. It is therefore left for the organisation concerned to weigh the pros and cons before selecting any method(s) it considers desirable.

In addition to specifying the numbers and types of vacancies to be filled, personnel planning usually provide some ideas of when these vacancies will occur. How this should be done, is to use time lapse data. For example, it may take January 1st advertisement.

- Ten days later advertisement yields result
- Four days later to arrange interviews
- Ten days actual selection for applicants offered the job to make up their minds

- Twenty one days for those accepting to contact the organisation
- Twenty-one days to report or resume work.

(Total = 9 weeks 3 days)

With regards to selling the organisation to potential employees, the issue boils down to that of communication. Communication involves a sender transmitting a message through media to a receiver who responds. By implication therefore, communication is the vehicle by which managers cause action since it involves the transfer of information between a manager and his staff, a necessary process in directing the efforts of others towards the attainment of objectives. To attain such objectives therefore:

- There is a need to attract desirable applicants
- There should be the need to resist the temptation of over selling the virtues of the organisation.

In attracting the employees, the following kinds of information are usual, pay rate, nature of benefit, nature of work, advancement opportunities and other related information.

To communicate, there is also a question of medium. Key media in terms of selling he organisation to the public appears to

be the more personal ones such as the present employees. This makes it easier to communicate the more subtle aspect of the organisation and the job.

The organisation should not exaggerate benefits as these can lead to the attraction of people who do not fit the organisation as it usually exists. These conditions can eventually lead to dissatisfaction and excessive tournament among new employees. That is where unrealistic expectations have been wiped among new recruits.

SEARCHING DEVELOPMENT

Typically, methods and sources of searching are activated by issuance of employee requisition. That is, no actual recruiting takes place until line managers have verified that actual opening really exists.

SCREENING

Received applications must be sorted out. In other words, applicants must be screened and those who passed the screening must be contacted and then line up for an on-sight interview. Applicants out of town must or may be transported, housed, fed, and entertained. The purpose of screening is to remove from these

recruitment process at the early stage those applicants who are obviously unqualified for available jobs. Effective screening can save a great deal of time and money. Clear jobs specifications are very important in screening.

Sources and methods must be turned off when the flow of applications become over-whelming or when all positions are filled. Through all of these processes, records must be kept.

3. EVALUATION AND CONTROL

There are two important aspects of evaluation and control. These are:

Monitoring and Feedback

Monitoring involves the tracking of various indicators of performance. For example, quantity, quality and efficiency.

One major important aspect of recruitment effectiveness is whether or not all jobs are filled. Recruitment quality can be judged by estimating applicants' qualifications and by checking retention rate or turnover rate and job performance of the applicants who are offered and who accept the offer. The measure of efficiency used is cost. In this case, the organisation, Human Resource Department in particular should calculate average cost per employee hired.

Having critically evaluated the methods of recruitment process above, it is pertinent that training methods be evaluated too. No matter how efficient selection process, training become essential. Every organisation is expected to train its employees for effective job performance and positive results. Every organisation too use particular method of evaluating training which is appropriate to them.

Development as seen by Megginson (1970) is a broad scope of improvement and growth of the individual, human faculties, attitudes and personality traits.[22] In his part, Beach (1975) defined development as a systematic process of training and growth by which individuals gain and apply knowledge, skill, insights and attitudes to manage work effectively.

Considering the definitions given by both Megginson and Beach respectively, development can be said to be a course of action designed to enable the individual realise his potential growth in an organisation. Therefore, managers need more of development than even training. This is because it relates to the future rather than the present. Development focuses on executives and managerial personnel in an organisation who are concerned with making strategic decisions for the survival of the organisation.

From the above, it is quite explicit that both training and development are important in an organisation.

It is therefore important of the idea of matching the two together – "Training and Development". Training and Development is critical to organisations because of its importance to performance and its relationships with other human resource activities. Failure to observe training and development to the improvement in performance will create a sort of pit-fall in achieving success and consequently assessing an organisation.

In his book, "management development, design, evaluation and implementation", House (1967) has defined employee training and development as "Any attempt to improve current or future employee performance by increasing through learning, an employee's ability to perform, usually by changing the employee's attitude or increasing his/her skills and knowledge".[23]

THE NEED FOR TRAINING AND DEVELOPMENT

The need for training and development is determined by the employee performance deficiency. That is, when there is an identifiable, marked or adequate deficiency in the required or desired performance standard. Thus, the need for training and development (T&D) can be computed using the relationship:

T&D needs = SP - AP

Where:

SP = Standard Performance

AP = Actual Performance

In other words, standard or desired performance less actual performance gives rise to the need of training and development.[24]

When assessing the training needs, it is important to consider the following factors:

1. Decide what priority the training should receive.
2. Decide what objective the training is meant to achieve in terms of improved production or some other desired change in the behaviour.
3. Decide what resources are required to conduct the training.
4. Decide on how the cost will be justified that is, through cost/benefit analysis.

When these four factors are considered fully, then appropriate training methods can be designed to meet the training and development need in the most effective way. Ultimately, the goal of training and development is to remove performance deficiencies whether current or anticipated, that are the result of the employees inability to perform effectively.

RESPONSIBILITY FOR TRAINING AND DEVELOPMENT IMPLEMENTATION

Regardless of how accurate selection and placement has been, changes in technology, the economy, legal, social and political environment inside as well as outside the organisation often creates the need to improve further the person/job/organisation fit.

Training and development activities are planned programmes of improvement undertaken to bring about a relatively permanent change in behaviour of the employee or the knowledge, skills, attitudes of the employees. Human resource training and development therefore is a learning experience which occurs after the individuals have joined the organisation and can be well implemented only if the right approach is taken to effect training. This requires that some one should assume responsibility for the implementation of the training programme.

Direct responsibility of training and development programmes is a multi-dimensional issue which embraces all facets of the organisation, with direct bearing on the employee and line managers, staff managers, the supervisors and management itself.

The success of any training and development depends to a large extent on the active participation of employees in their own training. After all, in the words of Mandt (1979), "Development can not occur unless there is a conscious desire for it to occur on the part of the employees".[25] In addition, Drucker (1954) said, "No business enterprise is competent or obligated to substitute its efforts for the self development effort of the individual, to do so would not only be unwarranted paternalism, it will be foolish pretentionism".[26]

Taylor (1974) submits that it is advisable to "adhere to the principles that, it is each line manager's responsibilities to develop and utilise his human resources to get the result for which he is directly accountable and that staff can/should really only assist him in it".[27] By implication therefore, the primary responsibility of staff specialist is to help line managers serve the training and development need of their employee by:

1. Conducting interview with the employees and collecting or getting performance date.
2. Analysing performance requirement for each position.
3. Comparing employee skills and performance levels with those requirements.

4. Recommending and designing training and development to improve employee skills level and to remove any unfavourable discrepancies.
5. Conducting training and development programme where appropriate.

To sum therefore, the quality of the methods of evaluating recruitment goes with selection while that of training goes with development. The leadership element and culture are important elements which are proceeded by the proper determination of recruitment and training programme to meet the needs and attain success.

2.7 EVALUATION OF RECRUITMENT AND TRAINING IN NICON

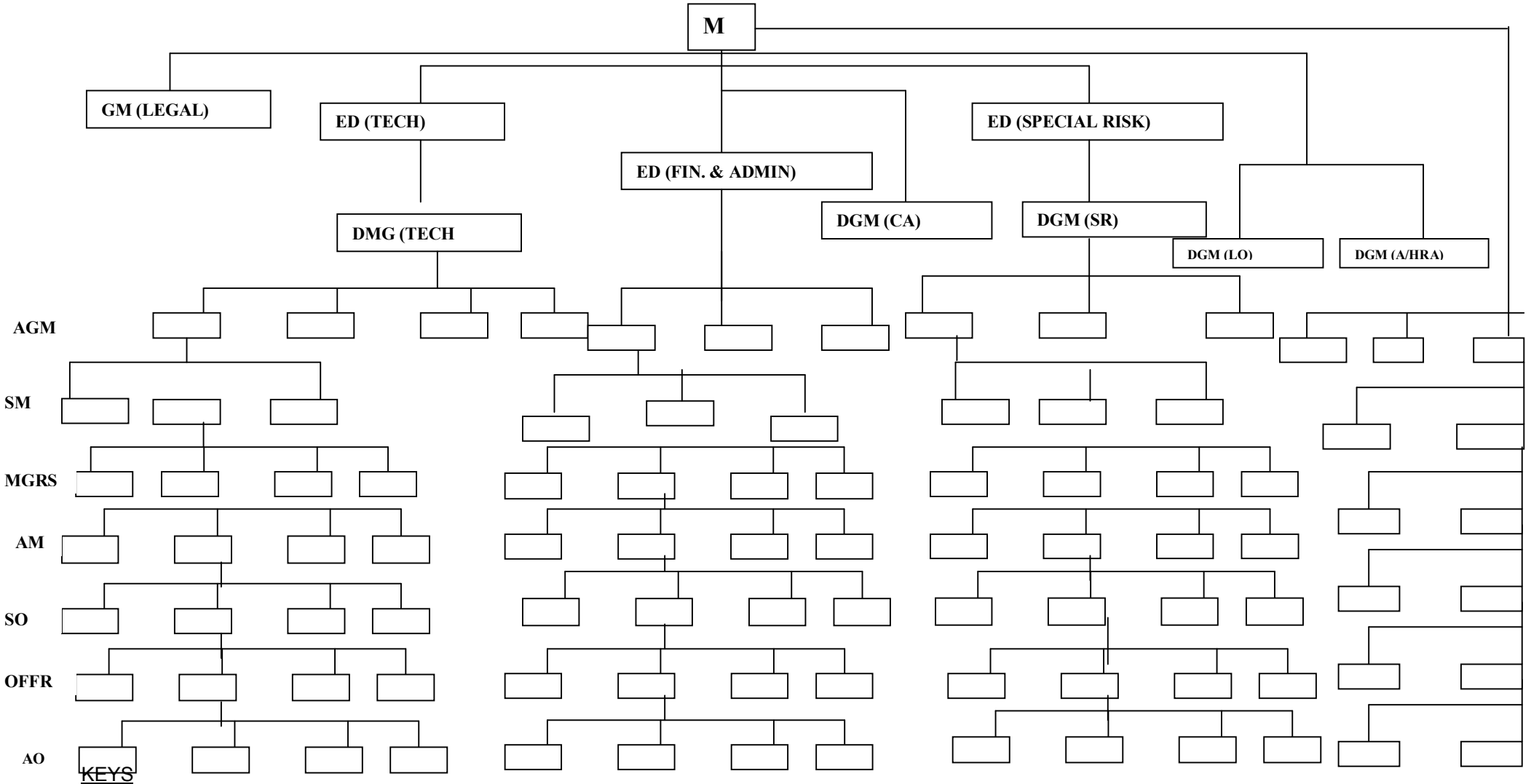
NICON Insurance Corporation is blessed with a core of well trained and dedicated staff. Based on the realisation that the greatest assets of the company are its staff, the corporation's manpower development extends to all categories of staff. NICON is a leader in providing employment opportunities to Nigerians. In the Insurance industry, NICON employs the highest number of skilled staff. It is therefore no wonder that other insurance companies are beneficiaries of the services of professionals who have at one time or the other been on the staff list of NICON.

Structurally, at the top of the organisational chart of NICON is the Board made up of both the Managing Director and Executive and Non-Executive directors.

The Managing Director and Executive Directors make up what is generally called Executive Management. This has recently been extended to include Deputy General Managers, the Head of London contact office and the Corporation Secretary/Legal Adviser. There are four directorates: namely, Technical, Special Risks, Finance and Administration and Managing Director's. Each of them is headed by an Executive Director except that of the Managing director's which is supervised by the chief executive. The directorates supervise the activities of divisions and department under them. The technical directorate oversees the activities of the ten zones. The managing director's directorate oversees the activities of some support services divisions and departments. They are legal, corporate affairs, audit, marketing, strategic planning, Lagos and London Offices. The Executive Management is followed by Senior Management which comprises managers. Managers and assistant managers constitute what is known as general management.[28]

For a clear understanding and conception of the above stated structure of NICON, please find below the diagrammatical Hierarchical Structure of NICON Insurance Corporation labelled figure 2.1

HIERARCHICAL STRUCTURE OF NICON INSURANCE CORPORATION



KEYS

MD – Managing Director AGM – Asst. Genaral Manager AM – Asst. Manager AO - Officers GM – (Legal) DGM – Deputy General Manager
ED – Executive Director SM – Senior Manager SO – Senior Officer OFFR. Officers MGRS. Managers

FIG. 2.1

SOURCE: Internal memo from the GM (Legal Adviser) to all NICON

In her 30th anniversary, NICON published a book called Historic studies[29] where the recruitment and training of the corporation were evaluated. The Human Resource Management policy of NICON strives to increase the effectiveness of the organisation and to satisfy the needs of the employees simultaneously. In other words, the corporations goals and the employees needs are mutual and compatible.

Appointment of management staff is handed by the establishment committee of the board and in the absence of the board, the executive management. The Human Resource department handles Senior Staff recruitment through a panel which is usually headed by an executive director who serves as the panel chairman. For junior staff in the head office, the assistant general manager in charge of human resources management or his accredited representative chairs the recruitment panel. Recruitment of junior staff cadre in the zonal and branch offices is based on catchment areas in which the office is located.

The corporation has two types of employment status. These are permanent and contract. Permanent employment refers to the appointment which commences with probation and thereafter, is confirmed as a permanent employment. Contract employment is one

which is governed solely by the terms of the contract. It is for the initial period of three years and a renewal for another term. The renewal is absolutely at the discretion of management and is subject to good performance, medical and physical fitness. Newly employed staff on pension elsewhere and, or, who may be above 45 years of age are normally placed on contract employment. As a matter of policy, security guards, gardeners, cook and stewards are placed on contract employment irrespective of their ages.

PERSONNEL RECORDS AND STATISTICS

This provides up-to-date and accurate information about the employees of the organisation. An employee's personal records begins with the application form which he completes when applying for the job. Added to this is a copy of the letter which formally offers him the job and the employee's acceptance. These documents are usually put in a folder which becomes personnel file. From time to time, other documents are put onto the personal file such as appraisal reports, promotion letters, sick certificates, queries, reprimands, etc.

The various departments in the head office have their staff files kept centrally in the human resource department. Branch and Zonal offices still create separate files in their offices for every staff under

their supervision. That is, apart from the staff's files which the human resources management department keeps.

In the head office, the human resource management department maintains two files for each staff. There are ordinary and confidential files. In line with modern trends, work is at advanced stage to computerise the corporation's staff records system.

WAGES AND SALARIES ADMINISTRATION (COMPENSATION)

The primary goal of the corporation's compensation system is to attract and retain good employees; motivate them and comply with statutory requirements. Factors which influence the determination of wages and salaries paid to various categories of employees in the corporation include the following: traits and abilities of individuals; relative importance of the job as compared with other jobs; prevailing wage rate in the industry; seniority of the individual; supply and demand for that particular kind of labour; current economic conditions including costs of living; strength of, and bargaining power of the national unions; statutory provisions on wages and salaries, such as the minimum wage act.

Relative importance of each job in the corporation is established through the process of job evaluation which determines the relative

worth or value of various jobs. Due to the fact that junior and senior staff of the corporation are unionised, wages and salaries are centrally determined through the process of negotiation and implemented in line with the provision of the collective agreement existing within the industry. Other negotiable item are rent subsidy, transport allowance, lunch subsidy, utility allowance, leave allowance, etc.

ANNUAL PERFORMANCE APPRAISAL EXERCISE

This exercise concerns the systematic evaluation of both the behaviour, quantitative and qualitative aspects of employee job performance. In NICON, performance appraisal objectives fall into two categories. These are evaluative and development objectives. Evaluative objectives refer to the decision on compensation of the employees such as promotion, merit increase, pay increase which the development objectives focus on employees skill, motivation and feedback on performance.

Appraisal results for this purpose influence decisions concerning the training and development of the employees to make up the areas the employee is lacking in his performance or deficiencies.

MANPOWER DEVELOPMENT AND PLANNING

The corporations continued leadership of the Nigerian Insurance industry has been described as a direct consequence of the quality of staff it has always attracted and sustained in its service over the years. This position has been given further credence by research findings that NICON is the single largest employer of professionally qualified insurance experts in Nigeria. apart from that, it is evident that over 90% of the chief executives, top executives and managers in the Nation's Insurance industry have at one time or another passed through NICON. Even the foreign insurance companies, which have dominated the industry, are today manager by executives who have since been in the employ of NICON.

One of the NICON's founding objectives is that it has always accorded priority to staff training. Today, the corporation has a well-equipped training centre. In the past, the training schools were two. One was located in Lagos and the others in Jos. NICON Lagos Training School was established in 1979 during the 10th Anniversary of the corporation. The Jos Training School was established on April 25, 1988 just one year ahead of the twentieth anniversary of the corporation. In August, 1996, in furtherance of the training objectives outlined in the NICON Decree 22 of 1969, the corporation managed

the Lagos training school with the Jos Training School to form the Nigerian Insurance College, Jos which has been renamed Centre for Financial Studies. The College was established to meet the training needs of financial and insurance institutions and also to serve as the meeting point where ideas can be shared in the industry. The college prepares students for the professional examinations of the Insurance Institute of Nigeria and the Chartered Insurance Institute of London. Also, it runs specialised courses for brokers, agents, risk surveyors. With the age-long tradition of the corporation to meet the training needs of insurance in Nigeria and beyond, other courses such as those of accountants, resource persons and bankers are also run.

Apart from the training programme handled by the centre for financial studies, other external training is handled by reputable bodies such as Centre for Management Development, Nigerian Institute of Management, etc. The Centre for Financial Studies now organises courses on commercial basis and generate funds to sustain itself as a fully-owned subsidiary of the corporation. Annual personnel budget is provided to guide the manpower requirements of department and future employment or recruitment is strictly monitored in line with the budgetary projection by the Human Resource Division.

In addition, the corporation offers in-house training programmes every year for staff members. It also offers re-imbursement of external training fees to staff members whenever they benefit from such schemes. Also, whenever staff has a cause to pursue further studies, the corporation offers them encouragement by granting leave of absence.

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CHAPTER THREE

RESEARCH METHODOLOGY

The success of any kind of research depends on the methods used to collect data. This research is no exception. The study of human resource management needs laborious and meticulous techniques especially in critical assessment of recruitment and training in organizations. This chapter presents research design, population, sample size and sampling techniques, sources of data, methods used in collecting the data and methods used in analyzing such data.

3.1 RESEARCH DESIGN

This research is a descriptive one and has adopted a survey approach in its data collection. Whitney (1942)[1] puts a survey approach "as an organized attempt to analyse, interpret and report the present status of social institutions, groups or areas". Akuezuilo (1993)[2] views a survey research as "one in which a group of people or items is studied by collecting and analysing data from only a few people or items which are considered to be representatives of the entire group". This approach aims at providing a detailed description of the population in relation to the respondents' opinions with respect to recruitment and training in NICON Insurance Corporation.

3.2 POPULATION

Wisbet and Entwistle (1997)[3] defined population "as any group of people or observations or tests in which we happen to be interested". The population for this study is the management and senior/other staff of NICON Insurance Corporation whose appointments are not probation but permanent. In all, NICON has well over one thousand, three hundred employees[4]. Out of this number, the population for this study is 121 staff.

3.3 SAMPLE SIZE AND SAMPLING TECHNIQUE

Sampling is a representation of a given population. NICON has its Head Office in Abuja with 10 Zonal Offices and over 48 branches located virtually in every state in the country.

In view of the above, it is not easy to visit all these branches and zones for data gathering. To be able to contact different categories of staff aimed at this study, the head office was mainly targeted where a combination of all categories of staff are available. The sample size is 81.

3.4 SOURCES OF DATA

There are two major sources of data, namely: primary and secondary data.

As data consists of information used in assessment of a study, primary data is a first hand information collected from the field of a research through the use of questionnaires, interview and personal observation. Secondary data on the other hand, is second hand information collected from publications, such as journals, textbooks etc.

Specifically according to Encarta (2004)[5] "Primary data in field work is collected through participant observation, in which anthropologist lives along side the subjects, becoming as far as possible an active member of the group, for anything between a month and several years. Formal interviews, questionnaires, genealogies, and oral histories are also used. Secondary data is collected from sources such as archives, censuses, and local surveys".

3.5 METHODS OF DATA COLLECTION

In view of the subject matter under study, appropriate methods in the process of collecting information were simultaneously adopted.

For primary data collection, the use of questionnaires was employed. Two types of questionnaires were designed or prepared – one for management staff and the other for senior/other staff.

The use of personal interviews to supplement some aspects of the questionnaires was also employed. Interviews were conducted with the two categories of staff of the corporation. The interview method was applied with the aim of finding out the corporations procedures on recruitment and its policies on training and other important aspects of internal recruitment and internal training programmes.

Furthermore, the use of personal observation to supplement the responses gathered from the personal interview conducted with both categories of staff was employed. Also, during the observation, an opportunity came up to examine some of the organisation's documents and other relevant documents related to areas of this research.

Moreover, secondary data were extracted from available relevant materials which discuss the subject matter of Human Resource Recruitment and training. Some extracts were got from management journals and periodicals. The source of this secondary data mainly came through the use of library.

3.6 METHODS OF DATA ANALYSIS

According to Asika (2004)[6], data is defined as quantitative information. Analysis on the other hand, is defined as the breaking down and ordering of the quantitative information gathered through research. It also involves searching for trends and patterns of association and relationships among these data or groups of them.

Methods of data analysis in research is made up of data preparation, data tabulation and data presentation and analysis. In data tabulation, after gathering quantitative information from respondents, these information are further processed as a means of preparing them for other stages of analysis. Editing and coding are the two major elements involved in data preparation.

Tabulation, on the other hand, is the process of treating data for further analysis by the use of tables. The procedure for data tabulation in any type of study can well be anticipated in advance. Dummy tables can be created on illustration of how data analysis will be carried out. These illustrations pave ways to appreciate, in good time, the possible relationships that might exist among the key variables of a study. This makes the actual analysis that will eventually accompany easily. Manual and computer are the two major elements involved in data tabulation.

On data presentation and analysis, generally, research is meant to generate enough data for analysis which results in a large volume of statistical information in its raw stage. To be objective therefore, these data ought to be reduced to a smaller size for the purpose of research. Therefore, data analysis follows data tabulation as discussed in the preceding paragraph. The two main types of data analysis are descriptive and causal. The descriptive analysis deals with the study of the distribution of variables. This descriptive analysis may either be qualitative or quantitative in nature. The qualitative descriptive analysis is used to verbally summarise information gathered in a research. The quantitative descriptive analysis on the other hand is used to summarise a mass of information generated in the study, so that appropriate analytical methods could be used to further discover relationships among variables.

This study is employing the qualitative descriptive analysis.

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CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

In the preceding chapters, an indication was made for primary data collection. Also employed was the use of questionnaires where two types were designed, one for the management and he other for senior and other staff. The use of personal interview was also employed to supplement some aspects of the questionnaires. The interview was also conducted to the two categories of staff.

This chapter is meant to present and analyse the feed back of the questionnaires administered and interviews conducted with the respondents of NICON Insurance Corporation. Having gone through the feedback of the responses, the results would be tallied so as to give the members of both positive and negative responses. These figures would be recorded in raw scores converted into percentages so as to enhance clarity and ease the problems of hypothesis testing. The total number recorded was 81 out of 121 of both the management and senior/other staff. Out of this number, there were 32 respondents out of 47 from the management staff and 49 respondents out of 74 from the senior/other staff. This shows that 66% of the information needed was obtained.

4.1 DATA PRESENTATION

TABLE 4.1.1: SUMMARY OF THE ENTIRE DATA COLLECTED BASED ON THE DEPARTMENTS.

DEPARTMENT	TOTAL NO. OF MGT. STAFF INTERVIEWED OR QUESTIONED	TOTAL NO. OF MGT. STAFF RESPONDED	TOTAL NO. OF SENIOR/OTHER STAFF INTERVIEWED OR QUESTIONED	TOTAL NO. OF SENIOR/OTHER STAFF RESPONDED	TOTAL PERCENTAGE
MOTOR	3	1	14	9	59
GENERAL ADMIN.	12	7	13	11	72
OIL	9	5	12	6	52
HRM	18	15	29	19	72
AUDIT	5	4	6	4	73
TOTAL	47	32	74	49	66

Source: Field survey, 2005

TABLE 4.1.2: YEAR OF EMPLOYMENT

YEAR OF EMPLOYMENT	RESPONDENTS	PERCENTAGE
UNDER 1 YEAR	17	21.0
1 – 5 YEARS	22	27.2
5 – 10 YEARS	10	12.3
10 – 15 YEARS	18	22.2
15 YEARS AND ABOVE	14	17.3
TOTAL	81	100

Source: Field survey, 2005

TABLE 4.1.3: EDUCATIONAL QUALIFICATION

EDUCATIONAL QUALIFICATION	RESPONDENTS	PERCENTAGE
DEGREE/HND	22	27.2
OND/CERTIFICATES	31	38.2
PRIMARY/SECONDARY	20	24.7
NO EDUCATION AT ALL	8	9.9
TOTAL	81	100

Source: Field survey, 2005

TABLE 4.1.4: HOW ARE EMPLOYEES RECRUITED

OPINION	RESPONDENTS	PERCENTAGE
TECHNICAL AND MANAGERIAL EXPERTISE	74	91.4
INFLUENCE OF A POTENTIAL CANDIDATE	7	8.6
TOTAL	81	100

Source: Field survey, 2005

TABLE 4.1.5: OPINION OF WORKER ON WHETHER PEOPLE LEAVE THE ORGANIZATION

OPINION	RESPONDENTS	PERCENTAGE
YES	32	39.5
NO	49	60.5
TOTAL	81	100

Source: Field survey, 2005



TABLE 4.1.6: RECRUITMENT PROCEDURE

METHOD	RESPONDENTS	PERCENTAGE
INTERNALLY	14	17.3
ADVERTISEMENT	40	49.4
SEARCH FIRMS	27	33.3
TOTAL	81	100

Source: Field survey, 2005

TABLE 4.1.7: OPINION OF WORKERS ON TRAINING PROGRAMS

OPINION	RESPONDENTS	PERCENTAGE
YES	43	53.1
NO	38	46.9
TOTAL	81	100

Source: Field survey, 2005

TABLE 4.1.8: OPINION OF WORKERS ON TRAINING BENEFICIARIES

OPINION	RESPONDENTS	PERCENTAGE
YES	55	67.9
NO	26	32.1
TOTAL	81	100

Source: Field survey, 2005

TABLE 4.1.9: OPINION OF WORKERS ON WHETHER QUALITY PERSONNEL ARE RECRUITED AND EMPLOYEES TRAINED ADEQUATELY

OPINION	RESPONDENTS	PERCENTAGE
YES	50	61.7
NO	31	38.3
TOTAL	81	100

Source: Field survey, 2005

4.2 DATA ANALYSIS AND INTERPRETATION

As indicated in chapter two (2.7). there exists four directorates in NICON Insurance Corporation. These directorates have various departments under the. This research focuses on five departments selected from the four existing directorates.

From table 4.1.1 therefore, data presentation and analysis was made based on these departments. Each of these departments was interviewed/questioned thoroughly and positive responses gathered accordingly.

Motor department is one of the three under property and liability division under the technical directorate. The department is unique in that it started operation from the inception of NICON. The department was interviewed/questioned thoroughly, majority of the senior/other staff approached for obtaining information answered positively.

However, only one out of the three people among the management staff responded. All the same, all the necessary information were obtained.

The general administration department falls under the administration division of the finance and administration division of the finance and administration directorate. It handles all routine matters, including circulars, uniforms, IT/NYSC, dispatch and other general administrative services. It also deals with the provision of necessary working tools among others. There, the staff approached for information gathering was far more than the above department. Majority of bother categories of staff responded positively and all the vital information required generally supplied.

Oil department of the corporation was established in the early 70's. 63% of the corporation's premium income comes from oil insurance business. Although majority of both categories of staff answered positively, it is the least in terms of percentages. However, the information required were obtained.

Modern day organization are faced with the challenges of increasing productivity and meeting the increasing demands and expectations of the workforce. The HRM policy in NICON strives to increase the effectiveness of the organization not only in the areas of

recruitment and training but also other key areas. The Human resources remains the key focus of current and future prospects of the corporation. Majority of both categories of staff responded positively an thus the information required obtained satisfactorily.

Audit department is part of management control system serves as internal checks on periodic basis. The department is an instrument by which the executive management ensures the discharge of its responsibility. Although, it has the highest percentage than the other departments, audit was the least in terms of number of people approached for obtaining information. Majority of staff responded positively and the information supplied found to have positive relevance.

In table 4.1.2, due to the fact that Human Resources are the most important in any organization, NICON Insurance Corporation is no exception. The table is structured to determine whether this organization retains its employees. The analysis shows that the percentage of people who put in between a month to a year is 17. This shows that it was very much involved in recruitment exercise during the past years. The number of people who put in a year to five has the highest percentage of 27.2. This is an indication that it was not only during the past year that recruitment exercise was given priority.

However, the number of employees who put in 10-15 years was 18 which constitutes 22.2%. This may be because the organization employed enough during this period or there were no cases of labour turnover. The people who put in 15 years and above constitute 17.3%. These categories of staff are mainly the high level personnel in the organization. This shows that there still exists pioneer categories of staff in the organization.

In table 4.1.3, it is a known and widely accepted fact education is the backbone of any successful and result oriented endeavour. This table is primarily constituted to find out the literacy level of the workforce of NICON. As could be observed, the organization's staff consists of mostly skilled personnel. This is evident considering the percentage of Degrees/HND holder and OND/ Certificate holders which have the percentage of 27.2 and 38.2 respectively. This shows that the level of literacy is very high.

In table 4.1.4, the basis of getting the right people to fill available job vacancies can only be achieved when the right channel is followed. This table is to find out if the people recruited were actually recruited based on their expertise or their influence on who they know. It clearly shows that recruitment was based irrespective of who one

knows but on the basis of one's competence. 74% was recorded as against 8.6%.

Table 4.1.5, intends to find out if the organization retains its employees or otherwise and reasons for their stay or leaving the organization. When the opinions of the employees were sought, whether there have been cases of people leaving the organization, majority answered 'No' and their percentage covers 60.5%. Those who answered 'Yes' constitutes only 39.5% of the total. The reason given by the later categories of staff include poor incentives, training facilities, discrimination, poor salary, lack of recognition, other job opportunities to mention a few. However, those who responded 'No' attributed their reasons as almost the exact opposite of the people with 'Yes' responses.

There was therefore a contradiction on this issue. This is because the people who for instance attributed reasons for employees leaving to poor training were the same people claiming that proper training facilities exist for the organization. A conclusion was therefore arrived that those fired from the organization were fired not because of the reasons given by some employees but because of poor dedication to duties and other related reasons such as greener postures elsewhere.

Table 4.1.5, tries to find out how candidates are searched to fill the vacancies. Hence, it is an effort to determine how people are recruited into the organization. 17.3% of the personnel were recruited internally. That is they were needed to fill other vacancies while already within the system. Those who came in through advertisement constitute greater percentage of 49.4. they were recruited through direct applications having heard the advertisement through radio and other media. It was no wonder therefore when the analysis on table 4.1.3 was conducted, majority of the organization's personnel were found to be literate. Also, when referred to table 4.1.4, those recruited through managerial expertise constituted 91.4%.

The searched firms percentage was 33.3. Here, contacts were made in other organizations to obtain suitably qualified candidates. This shows that more NICON staff are being searched to work in organizations than NICON searching for staff in other organizations to work for it.

Table 4.1.7 intends to find out whether training programmes exist in the organization or that the training is carried out outside the organization. From the table, 53.1% of the respondents answered 'Yes' while 46.9% answered 'No'. This shows that training programmes exist in the organization. This is evident in chapter 2 (2.7)

where it was shown that NICON has a training institution called centre for financial studies located in Jos, the Plateau state capital. Also, other external trainings are handled by reputable training bodies like the centre for management development.

Table 4.1.8 attempts to analyse the number of people who benefited from training programs and those who have not. The beneficiaries constitute a higher percentage of 67.9 as against those who have not benefited with a lower percentage of 32.1. This clearly shows that the organization keeps an eye to training of its staff. It is therefore no wonder that most of the staff were found to be literate in table 4.1.3. Also, when referred to table 4.1.2, only those who have not put in up to a year and some of those whose length of service range from 1 – 15 years might not have been trained.

Table 4.1.9, intends to find out whether quality personnel are recruited and employees trained adequately. It is therefore the backbone of the preceding tables already analysed above. 50 out of 81 respondents with a percentage of 61.7 answered 'Yes' as against 31 out of 81 with a percentage of 38.3 who answered 'No'. This shows that the employees recruited are of quality and are trained adequately. As it forms the basis of the topic under study, this table will be used to test hypothesis.

4.3 TEST OF HYPOTHESIS

From the first chapter of this project (1.3), Null and Alternate hypotheses were adopted. It is the aim of this aspect to get those hypotheses examined against empirical evidence. This test shall however be made by making reference to the empirical findings so far gathered. Table 4.1.9 will be used for this test and CHI-SQUARE (X^2) application adopted.

TABLE 4.1.9: OPINION OF WORKERS ON WHETHER QUALITY PERSONNEL ARE RECRUITED AND EMPLOYEES ARE TRAINED ADEQUATELY

OPINION	RESPONDENTS	PERCENTAGES
YES	50	61.7
NO	31	38.3
TOTAL	81	100

Source: Field survey, 2005

50 out of 81 responded positively which constitute 61.7% where as 31 out of 81 responded negatively which constitute 38.3%.

Now, lets define our hypotheses:

Ho: NICON Insurance Corporation does not recruit quality personnel and does not adequately train its employees.

Hi: NICON Insurance Corporation recruits quality personnel and adequately trains its employees.

Let's take 5% as our level of significance, our degree of freedom is K – 1 where K is the number of opinion Yes and No. therefore our K=2. Thus, 2 – 1 = 1

The appropriate statistical tool employed is the chi-square distribution designated as

$$X^2 = \Sigma \frac{(fo - fe)^2}{fe}$$

with K – 1 as the degree of freedom where:

k = number of categories

fo = observed frequency in a particular category

fe = Expected frequency in a particular category

from table 4.1.9

level of significance = 5%

$$X^2 = \Sigma \frac{(fo - fe)^2}{fe}$$

$$= \frac{(50 - 81)^2}{81} \qquad = \frac{961}{81} = 11.864$$

Our critical value under 5% and 1 in the table = 3.841

Based on the comparism between the calculated value and the critical value, we reject or accept Null hypothesis. If the calculated value is greater than the critical value, we reject Null hypothesis and if

the calculated value is less than the critical value, we accept the Null hypothesis. Since our calculated value is 11.864 and our critical value is 3.841, we reject the Null hypothesis and accept the alternate hypothesis. 11.864 > 3.841.

To conclude therefore, we will now say that NICON Insurance Corporation recruits quality personnel and adequately trains its employees.

4.4 FINDINGS

This aspect intends to summarize the discoveries during the course of this research.

It was discovered that NICON is fully owned by the Federal government and Federal character is only being observed in the recruitment of junior staff other than all categories of staff. In the recruitment process the interview panel is in-house. Outsiders are not involved. Also observed is the poor salaries paid to staff considering the economic condition of the country.

Another discovery is the line/staff structure. The core staff are given more privileges than supportive staff in terms of prospects. Again, only one training institution exists in NICON despite the fact that the corporation has branches all over the country.

It was also discovered that after attending a course, a staff is not assessed to determine if such a course attended is fully grasped for the benefit of the corporation.

Another issue is that of stagnation. You find that a particular staff remains on one position for a long period of time without being promoted.

In testing hypothesis, it was discovered that NICON Insurance Corporation recruits quality personnel and adequately trains its employees.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY

In chapter one, the general introduction was presented stressing the importance of Human Resources Management in organizations as a whole, in the Insurance Industries specifically and the essence of recruitment and training among the Human Resources functions in the Insurance Industries. This was followed by the background of the study stating a brief history of NICON, its activities and importance in the Insurance Industry. Problems were stated with regards to Human Resources Recruitment and Training Specifically connected to NICON Insurance Corporation. Next, was hypothesis and objectives of the study which serve as guiding principles in the research work. Along with the objectives of the study, came the significance of the study which serve as bedrock to the objectives. Then came the scope of the study followed by limitation of the study and finally definitions of terms where some terms frequently used in this research were defined for easy understanding.

Chapter two contained literature review, where some relevant literature form different sources were reviewed. Issues discussed included the concept of Recruitment and Training, Locus of Human

Resources Management. Next, were Recruitment Strategies and Training Methods. Finally, came various problems of Recruitment and Training, Methods of evaluating same and evaluation of Recruitment and Training in NICON.

The third chapter dealt with research design, sources of data both primary and secondary, different methods of data collection, the population defined as 121, sample size which was 81 and finally the various methods of data analysis where the study employs the descriptive analysis.

Chapter four focused on data presentation and analysis where table 4.1.1 contained the summary of the entire data collected. The rest of the tables were presented on data analysis sub-head. Following was test of hypothesis and finally findings were highlighted on summary of discovery during the course of this research.

5.2 CONCLUSION

This research work was carried out on the areas of the Recruitment and Training as a vehicle of improving the general productivity of NICON Insurance Corporation. As highlighted in the summary above, it examines the concept, strategies, methods and problems of Recruitment and Training. The research carried out a

critical assessment of the process of recruitment and Training in NICON Insurance Corporation where some findings were made in the preceding chapters. Based on these findings, recommendations on critical assessment of the process of Recruitment and Training will be professed.

It is generally viewed that if human resources are adequately recruited and trained, they will be able to put in their best in the discharge of their duties. Therefore, NICON Insurance Corporation recruits quality personnel and adequately trains its employees.

5.3 RECOMMENDATIONS

Considering the general set up of NICON Insurance Corporation, particularly its departments and their activities, its recruitment procedures and its training programmes, one feels that this organization is doing extremely fine. It contributes immensely to the development of insurance business in the country viz a viz to the development of the nation's economy as a whole. Despite its excellent set up and contributions, the researcher would like to suggest few things.

In its recruitment process, it was discovered that in searching out for candidates, federal character is not fully followed. It was only in

the recruitment of junior staff it was stated that priority is usually given to the catchment areas where branches and zones are located. This reflects an element of federal character. However, in the recruitment of management and senior staff this path is not followed. It is no wonder therefore, a cursory look of the entire staff both management and senior reveal that a particular section is favoured against the others. It is therefore important to mention here that since the corporation is government owned, similar federal character should be observed to show the true picture that Nigeria is one and it belongs to all Nigerians. As an English proverb states “Take care of the penny and the pounds will take care of themselves”, this federal character process should begin (as it has already begun in the junior cadre) with the recruitment of senior staff. When the senior staff go up the ladder, the same character will reflect on the executive management.

It was also observed that in its selection process, NICON interview panels membership is usually in-house. The interview panel, is suggested, should be increased to incorporate other experts from out side the corporation even if it means inviting expatriates, this would ensure fair judgement of applicants since the experts would remain neutral and devoid of the corporations politics.

During the course of this research, it was discovered that the primary goal of the corporation's compensation system was to attract and retain good employees, motivate them and comply with statutory requirements. To effectively achieve this result, the corporation should review its compensation system positively by increasing salaries and allowances with the prevailing economic condition of the country. This would also place NICON staff above all other insurance staff to reflect its giant position of Africa. This would also reduce cases of labour turnover where some employees leave NICON to other Insurance Companies merely because of the salary differences thus resulting to loss of competent hands.

It was also discovered that in NICON, there are two categories of staff – the core staff and the support staff. The core staff are those fully involved in the underwriting aspects of the insurance business such as motor, oil, e.t.c. while the support staff are those who assist in various aspects to ensure proper records and keep the organization in its good shape. They include Audit, legal, accounts and even Human Resources to mention a few. This later group of staff who are posted to various zones and branches are usually appraised by their bosses who belong to the former group of staff rather than the later group of staff who actually know their functions. Since the annual performance

appraisal exercise concerns the systematic evaluation of both the behaviour, quantitative and qualitative aspects of employee job performance, each staff should be appraised by the person who actually knows the value of what he does. This will boost the morale of the staff and avoid discrimination yielding to effective motivation and sense of belonging.

It appears that NICON has only one functional training school of its own located in Jos. Considering the network of zones and branches of the organization all over the country, the only existing training centre in Jos is inadequate. The organization should assume planning in full force by establishing more training centres in the country. The geographical locations of these training centres should be made in such a way that each zone/branch has easy access to them. Any attempt to ensure continuous training of staff should be viewed as a dynamic process. Adequate training of manpower needs to be devoted and this is achievable by creating more centres for this purpose. A part from the benefit of training its own staff the organisation also gets the advantage of earning other income by training other people outside the organisation. Furthermore, employment opportunities for recruiting the staff to run these training centres is another advantage.

As the organisation offers re-imbursement of external training fees to staff members whenever they benefit from such scheme, such re-imbursement should further be made to even courses such as MBA and the like rather than only granting examination leave as it exists today. This suggestion is necessary because only professional examination fees such as ICAN, ACII and the likes are re-imbursed.

Another vital issues observed in the organisation's training was that there was no major standard after the training. A standard should be designed in assessing the staff after training. This will show whether the aim of developing the staff knowledge, attitude, skills and abilities are achieved. The staff should be tested after the training instead of first presenting his certificate that he attended the training. When tested and found positive, the staff should be compensated by promotion or assumption of higher responsibilities. When tested and found negative, the staff should be disciplined even it means demoting such staff. This will pave way for the organisation to appreciate the worth of the funds invested in training.

It appears that stagnations exist in NICON. Most staff spend more than the required number of years on one level. In a situation where a university graduate spends 6-10 year on one level without being promoted to the next level, for example, his position becomes

one of the most confusing and frustrating. In NICON, the top is over loaded. For example, those on grade level 13 are more than those on grade 12. How does one on grade level 12 move to grade level 13 in this situation? Structurally therefore, efforts should be made to provide room for promotion. This will motivate the staff to put in their best on the job. To achieve this, vacancies should be provided by creating such rooms and those found to be non-productive, measures should be taken on them. similar measures should also be taken on those who spend 30 years and above to enable the young grow.

Finally, the management information system should be improved. This department operates and runs the corporation's centralised data processing system. This include payroll, pension and other vital records. It provides the management with timely information and progress either positive or negative to ensure the achievement of objectives. As it performs a central role in the organisation, its improvement will support the current activities and even the past activities not only Recruitment and Training but also all other activities including but not limited to personnel records, investors' funds, pensions gratuity through modern computerized system.

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APPENDIX

QUESTIONNAIRE FOR MANAGEMENT STAFF

Dear Sir,

Please kindly fill in this questionnaire. The information is mainly for academic purpose and it will be treated confidentially. The supply of any relevant document will be highly appreciated.

1. Year of employment_____
2. Department _____
3. Qualifications_____
4. What role do you play in the recruitment of personnel to fill vacancies?_____
5. What categories of people get involved in the recruitment process?_____
6. a. Has there been cases of people leaving the organization?

   Yes[ ] No [ ]

   b. If Yes why?_____

   c. What categories of people leave most?_____

   d. What are often the reasons for leaving?_____
7. Do you agree with the fact that the success of your organization greatly depends on the quality of personnel recruited?_____

8. How are employees recruited?

   a. Technical and Managerial expertise [ ]

   b. Influence of a potential candidate [ ]

9. What type of training programme do you have in this organization?_____

10. Do you think your organizations success has anything to do with adequate training of your employees?_____

QUESTIONNAIRE FOR SENIOR/OTHER STAFF

Please kindly fill in this questionnaire. The information is mainly for academic purpose and conclusion will not include personal names

1. Rank_____
2. Qualification _____
3. Year of employment _____
4. Department _____
5. How were you recruited into this organization?_____
6. Who is responsible for recruitment?_____

7. What do you think are the main causes of your organizations success?_____
8. What often causes failure in your organization?_____
9. Are you alright with the organisation's recruitment procedure?

   Yes [ ] No[ ]
10. a. Has there been cases of people leaving the organization?

    Yes [ ] No[ ]

    b. If yes, can you give some reasons for their leaving?_____
11. Does the organization have any type of training programme for employees? Yes [ ] No[ ]
12. How are people selected for training?_____
13. Is the training internal or external?_____
14. a. Have you benefited from any type of training in this organisation?

    Yes [ ] No[ ]

    b. If yes, what type of training?_____

    c. If no why were you not trained?_____

    d. What type of training do you think is appropriate for you?_____

15. What is the organisation's duration of the different training programme?_____

16. Do you think your organisation recruit quality personnel and adequately trains its staff? Yes [ ] No[ ]

17. What suggestion can you give on effective and efficient running of the entire organisation?_____